



Sarah J. Crouch, Esq.  
Fitzgerald & Associates, P.C.  
649 Newark Avenue  
Jersey City, NJ 07306  
(201) 533-1100  
United States Bankruptcy Court  
District of New Jersey -- Newark  
-----X  
In Re:

Order Filed on December 19, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

ANA BAPTISTA

Chapter 13

Case No. 17-21786

Debtor

Hon. Vincent F. Papalia

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CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF PLAN BY  
NATIONAL LOAN INVESTORS LP

The relief set forth on the following pages, numbered two (2)  
through two (2) is hereby ORDERED.

DATED: December 19, 2017

  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

**Page 2**

Debtor: Ana Baptista

Case No.: 17-21786

Caption: CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION BY  
NATIONAL LOAN INVESTORS LP

For good cause shown, it is ORDERED that the Secured  
Creditor's Objection is resolved subject to the following  
conditions:

1. This order shall be incorporated in and become a part of  
any Order Confirming the Chapter 13 plan.
2. The Debtor agrees to make the monthly payment amount of  
\$4,160.00 directly to Secured Creditor outside of her  
Chapter 13 Plan, subject to periodic adjustments for  
escrow/and or variable interest rates, until such time as  
the property located at 124 Fleming Avenue, Newark, NJ is  
sold.
3. That the creditor shall amend their claim to secured  
status for the purposes of this bankruptcy case.
4. Payments to the Secured Creditor shall be made to the  
following address:

National Loan Investors, LP  
5619 N. Classen Blvd  
Oklahoma City, OK 73118

The undersigned consent to the terms, conditions, and entry of  
this Order:

By: 

Sarah J. Crouch, Esq.

Counsel for the Debtor

By: 

Kyle Eingorn, Esq.

Counsel for National Loan  
Investors LP

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

FITZGERALD & ASSOCIATES, P.C.  
649 Newark Avenue  
Jersey City, NJ 07306  
By: Sarah J. Crouch, Esq. (SC 1174)  
Phone: 201-533-1100  
Fax: 201-533-1111  
Attorney for the Debtor

In Re:  
ANA BAPTISTA

Case No.: 17-21786  
Chapter: 13  
Hearing Date: 12/21/2017 @ 10 am  
Judge: Papalia

**CERTIFICATION OF CONSENT  
REGARDING CONSENT ORDER**

I certify that with respect to the Consent Order Resolving Objection to Confirmation  
submitted to the Court, the following conditions have been met:

- (a) The terms of the consent order are identical to those set forth in the original consent order;
- (b) The signatures represented by the /s/ \_\_\_\_\_ on the consent order reference the signatures of consenting parties obtained on the original consent order;
- (c) I will retain the original consent order for a period of 7 years from the date of closing of the case or adversary proceeding.
- (d) I will make the original consent order available for inspection on request of the Court or any party in interest; and

Final paragraph options:

☐ (e) *If submitting the consent order and this certification to the Court conventionally, I acknowledge the signing of same for all purposes, including those under Fed. R. Bankr. P. 9011 (sign certification in pen and ink and the Court will scan);*

☒ (e) *If submitting the consent order and this certification to the Court electronically via the presiding judge's e mail box, as a registered Participant of the Court's Case Management/ Electronic Files (CM/ECF) System, I will simultaneously electronically file this certification with the Court, by use of my login and password, thereby signing same for all purposes including those under Fed. R. Bankr. P 9011 (sign certification with a /s/ \_\_\_\_\_).*

Date: 12/18/17

  
\_\_\_\_\_  
Signature of Attorney

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Ana S. Baptista  
Debtor

Case No. 17-21786-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2017.

db Ana S. Baptista, 57 Wilson Ave, Newark, NJ 07105-3216

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 23, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-16HE, Asset-Backed Certificates, Series 2005-16HE dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kyle Francis Eingorn on behalf of Creditor National Loan Investors, LP keingorn@dbblegal.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Michael E. Brown on behalf of Creditor National Loan Investors, LP mbrown@dbblegal.com  
Nicholas Fitzgerald on behalf of Debtor Ana S. Baptista nickfitz.law@gmail.com  
Sarah J. Crouch on behalf of Debtor Ana S. Baptista nickfitz.law@gmail.com, nadiafinancial@gmail.com; fitzgeraldnj@stratusbk.com  
Steven P. Kelly on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, as Trustee under Securitization Servicing Agreement dated as of October 1, 2004 Structured Asset Securities Corporation Fremont Home Loan Trust Mortgage Pass- Through C skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8